

## News Release

For Release: 1 June 2021

### Despatch of letters to ANZ Securityholders

Attached are two letters relating to the ANZ Capital Notes 6 Offer:

1. a letter which will be sent to Eligible ANZ Securityholders (except Eligible CN1 Holders) notifying them of the offer of ANZ Capital Notes 6 pursuant to the prospectus separately lodged with the ASX and the Australian Securities and Investments Commission today (**Prospectus**); and
2. a letter which will be sent to Eligible CN1 Holders notifying them of the opportunity to apply to reinvest some or all of their CN1 in ANZ Capital Notes 6 pursuant to the Prospectus.

Investors can obtain a copy of the Prospectus online at [capitalnotes6.anz.com](http://capitalnotes6.anz.com). Investors who wish to apply for ANZ Capital Notes 6 should read the Prospectus in its entirety and seek professional guidance which takes into account their particular investment objectives, financial situation and needs from a professional advisor who is licensed by the Australian Securities and Investments Commission to give such advice.

Unless otherwise defined, capitalised terms in this announcement have the meaning given to them in the Prospectus.

**For investor enquiries about the ANZ Capital Notes 6 Offer please visit [capitalnotes6.anz.com](http://capitalnotes6.anz.com) or call the ANZ Information Line on 1800 113 399 (within Australia) or +61 3 9415 4010 (international) (Monday to Friday – 8:30am to 5:30pm AEST).**

For media enquiries only contact:  
Stephen Ries, Head of Corporate Communications +61 409 655 551

*Approved for distribution by ANZ's Continuous Disclosure Committee*

**NOT FOR RELEASE, PUBLICATION OR DISTRIBUTION IN WHOLE OR IN PART IN OR INTO THE U.S.**

**This announcement does not constitute financial product advice and is not an offer of ANZ Capital Notes 6. ANZ Capital Notes 6 have not been and will not be registered under the U.S. Securities Act of 1933, as amended (Securities Act), or the securities laws of any state or jurisdiction of the United States and may not be offered, sold or resold, directly or indirectly, in the United States or to, or for the account or benefit of, any U.S. person (as defined in Regulation S under the Securities Act), except pursuant to an exemption from, or in a transaction not subject to, the Securities Act.**

[ANZ Letterhead]

Title  
Address line 1  
Address line 2  
Address line 3  
Address line 4  
Address line 5

HIN/SRN

June 2021

Dear ANZ Security Holder

## ANZ Capital Notes 6 Offer

- **This letter is important and relates to your existing holding of ANZ securities.**
- **ANZ is offering you the opportunity to apply for ANZ Capital Notes 6.**
- **ANZ Capital Notes 6 and your existing ANZ securities have different benefits and risks which must be evaluated separately.**
- **If you wish to apply for ANZ Capital Notes 6, we recommend that you seek professional guidance which takes into account your particular investment objectives, financial situation and needs from a professional adviser who is licensed by ASIC to give such advice.**

## Why have we written to you?

ANZ invites you to participate in an offer for a new ANZ security called ANZ Capital Notes 6. This offer is made to you as an existing holder of ANZ securities at 7:00pm AEST on 27 May 2021.

The prospectus for the ANZ Capital Notes 6 offer (**Prospectus**) contains full details of the new security, including the key dates.

## How can I obtain a copy of the Prospectus?

You can view the Prospectus online at [capitalnotes6.anz.com](https://capitalnotes6.anz.com)

If you are considering applying for ANZ Capital Notes 6, it is important you read the Prospectus in full before deciding to apply.

## How do I apply?

You can apply for ANZ Capital Notes 6 during the Offer Period by completing an online application at [capitalnotes6.anz.com](https://capitalnotes6.anz.com). You will need to quote your SRN/HIN set out above.

## How do I pay?

You must make your Application Payment using BPay®

The Offer Period is expected to open on **9 June 2021** and close at **5.00pm AEST on 30 June 2021**, although the timetable may be varied and the offer could close early without notice. If you

wish to apply, you are encouraged to submit your application as soon as possible after the offer opens.

If you have a broker, you can contact them for information on how to apply.

### **Could my application be scaled back?**

Applications for ANZ Capital Notes 6 may be scaled back if there is excess demand. The Prospectus contains details of the allocation policy.

### **Other Important Information**

No brokerage or stamp duty will be payable on your application to participate in the offer.

Thank you for your support of ANZ.

**For more information you can visit [capitalnotes6.anz.com](https://capitalnotes6.anz.com) or call the **ANZ Information Line** on **1800 113 399** (within Australia) or **+61 3 9415 4010** (international) (Monday to Friday – 8:30am to 5:30pm AEST).**

®Registered to BPAY Pty Ltd ABN 69 079 137 518

[ANZ Letterhead]

Title  
Address line 1  
Address line 2  
Address line 3  
Address line 4  
Address line 5

June 2021

HIN/SRN

CN1 (ANZPD) held at 7:00pm AEST on  
27 May 2021

Your controlling CHESS participant as  
at 27 May 2021 is

Dear CN1 Holder

## ANZ Capital Notes 6 and an offer to reinvest your ANZ Capital Notes 1

- **This letter is important and relates to your ANZ Capital Notes 1 (CN1) holding.**
- **ANZ is offering you the opportunity to apply for ANZ Capital Notes 6 and to reinvest your CN1 into this new security.**
- **Reinvesting your CN1 in ANZ Capital Notes 6 is not a simple rollover into a similar security. CN1 and ANZ Capital Notes 6 have different benefits and risks which must be evaluated separately. These differences are set out in the ANZ Capital Notes 6 Prospectus.**
- **If you wish to apply for ANZ Capital Notes 6, we recommend that you seek professional guidance which takes into account your particular investment objectives, financial situation and needs from a professional adviser who is licensed by ASIC to give such advice**

### Why have we written to you?

ANZ invites you to participate in an offer for a new ANZ security called ANZ Capital Notes 6. This offer is made to you as an existing holder of ANZ Capital Notes 1, also referred to as **CN1** (ASX: ANZPD). Your holding of CN1 at 7:00pm AEST on 27 May 2021 is set out above.

As part of the offer, you have the opportunity to reinvest some or all of your CN1 in ANZ Capital Notes 6 (the **Reinvestment Offer**).

The prospectus for the ANZ Capital Notes 6 offer (**Prospectus**) contains full details of the new security and the Reinvestment Offer, including the key dates.

### How can I obtain a copy of the Prospectus?

You can view the Prospectus online at [capitalnotes6.anz.com](https://capitalnotes6.anz.com)

If you are considering applying for ANZ Capital Notes 6, it is important you read the Prospectus in full before deciding to apply.

### How do I apply?

You can apply for ANZ Capital Notes 6 during the Offer Period by completing an online application at [capitalnotes6.anz.com](https://capitalnotes6.anz.com). You will need to quote your SRN/HIN set out above.

### How do I pay?

If you choose to reinvest your CN1, no Application Payment is required.

If you choose not to reinvest your CN1 or you apply for additional ANZ Capital Notes 6, you must make your Application Payment using BPay®

If you choose to reinvest your CN1, your minimum reinvestment amount is 50 CN1 or all of your CN1 if you own less than 50 CN1.

The Offer Period is expected to open on 9 June 2021 and close at 5.00pm AEST on 30 June 2021, although the timetable may be varied and the offer could close early without notice. If you wish to apply you are encouraged to submit your application as soon as possible after the offer opens.

If you have a broker, you can contact them for information on how to apply.

### **If I participate in the Reinvestment Offer, will I still be entitled to receive Distributions?**

Yes, you will receive a pro rata distribution on your CN1 for the period from (and including) 1 March 2021 until (but excluding) the issue day for the ANZ Capital Notes 6 (which is expected to be 8 July 2021).

The distribution remains subject to the Prospectus not being withdrawn, the payment tests in the CN1 terms and ANZ's absolute discretion.

### **Could my application be scaled back?**

Applications for ANZ Capital Notes 6 may be scaled back if there is excess demand. In the event of excess demand, ANZ's current intention is to give preference to applicants under the Reinvestment Offer. If your application under the Reinvestment Offer is scaled back, you will continue to hold the CN1 that are not reinvested (see below).

### **What happens if I don't want to reinvest my CN1 in ANZ Capital Notes 6?**

Reinvesting your CN1 into ANZ Capital Notes 6 is not compulsory. You may wish to continue to hold your CN1 or sell your CN1 on the ASX through your broker or otherwise.

Should you continue to hold your CN1 (including because of a scale back), those CN1 will remain quoted on the ASX until redeemed or converted at a future date in accordance with the CN1 terms.

As at the date of this letter, ANZ intends to issue a redemption notice for the redemption of all remaining CN1 on 1 September 2021. Any redemption is subject to final approval and may be subject to conditions. If the final approval is not obtained or any conditions to the redemption are not satisfied, the redemption may not occur.

As well as the pro rata distribution payable on the issue date for the ANZ Capital Notes 6, you will also receive a second pro rata distribution for the period from (and including) 8 July 2021 until the scheduled semi-annual distribution payment date on 1 September 2021, provided that you hold CN1 on the record date for that distribution. This means that you will receive the original CN1 distribution scheduled to be paid on 1 September 2021 but in two payments rather than one.

### **Other Important Information**

- No brokerage or stamp duty will be payable on your application to participate in the offer.
- The market price of CN1 is subject to change from time to time and CN1 holders may be able to sell or dispose of their CN1 at a price higher or lower than the price they would receive under the Reinvestment Offer. The current market price of CN1 is available at [asx.com.au](http://asx.com.au).

Thank you for your support of ANZ.

**For more information you can visit [capitalnotes6.anz.com](https://capitalnotes6.anz.com) or call the **ANZ Information Line** on 1800 113 399 (within Australia) or +61 3 9415 4010 (international) (Monday to Friday – 8:30am to 5:30pm AEST).**

®Registered to BPAY Pty Ltd ABN 69 079 137 518